

# **EXHIBIT “B”**



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November 15, 2006

Elizabeth Montiel  
435 Auburn Ave  
San Marcos, CA 92069-1886

Dear Elizabeth,

Your position with Crescent is protected for a period of 45-days while you are absent due to a medical illness or injury. This is to inform you that your branch manager/supervisor has authorized your disability leave to be extended up to a total of 180 days if medically necessary.

Therefore, we will anticipate you returning to your regular work schedule within 180 days (by 4/9/2007). A doctor's release is required before you can resume working. Upon your return, any benefit premiums accrued while you were off will be deducted along with the current premiums until the past-due amount has been remitted. That is, premiums will be double deducted until you are current.

If you do not resume working within 180 days we will conclude you have terminated your employment. A personal payment will be required to cover any benefit premiums paid on your behalf while you were on leave. Medical coverage cannot be continued under the Cobra Plan unless premiums are current.

You are an important member of the Crescent family; we wish you a healthy and speedy recovery. Please feel free to contact Steve Redfearn, Payroll & Benefits Manager, or myself if you have any questions.

Sincerely,

Kerry Habel  
Payroll & Insurance Clerk

CC: Manager/Supervisor



*Growing Together Through Customer Satisfaction*

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